## **Amendment To The Claims**

1. (Previously Presented) A method for segmenting members of a population of members, comprising the steps of:

using a computer to predict a plurality of targeted events associated with each population member by using a plurality of segmentation strategies, each targeted event being independently predicted from other targeted events of the plurality of targeted events by a respective segmentation strategy of the plurality of segmentation strategies, and generating a score associated with each prediction;

generating a first composite score for each population member by combining each of the scores for that population member; and

segmenting the population according to the generated first composite scores.

2. (Previously Presented) The method according to claim 1, further comprising the step of:

generating a second composite score, different than the first composite score, for each population member, wherein the second composite score indicates variance among the population; said each second composite score being based on that population member's scores for each strategy.

3. (Original) The method according to claim 2, further comprising the step of: generating an overall score for each population member by combining the first and second composite scores; and

segmenting the population according to the generated overall score.

- 4. (Original) The method according to claim 3, further comprising the step of: forwarding marketing material to a selected portion of the segmented population.
- 5. (Previously Presented) A method for segmenting members of a population of members, comprising the steps of:

using a computer to predict a plurality of targeted events associated with each population member by using a plurality of segmentation strategies, each targeted event being independently predicted from other targeted events of the plurality of targeted events by a respective segmentation strategy of the plurality of segmentation strategies, and generating a score associated with each prediction;

determining a set of scores for each population member, wherein the set of scores for a particular population member is comprised of the scores associated with each prediction for the population member;

generating for each population member a first composite score based on that member's set of scores; and

ranking the population members, in accordance with the first composite scores, into a first ranked list.

6. (Original) The method according to claim 5, further comprising the step of: selecting a portion of the population to receive marketing material based on the first ranked list.

- 7. (Original) The method according to claim 5, further comprising the steps of: identifying a plurality of segmentation strategies; performing lift table analysis on each of the plurality of segmentation strategies; and selecting a subset of the plurality of segmentation strategies based on the lift table analyses, wherein the subset comprises the more than one segmentation strategy run against the population.
- 8. (Original) The method according to claim 5, wherein the first composite score for each population member is an average of that member's set of scores.
- 9. (Original) The method according to claim 8, wherein the average is a weighted average.
- 10. (Original) The method according to claim 5, further comprising the step of: generating for each population member a second composite score, different than that member's first composite score, based on that member's set of scores.
- 11. (Original) The method according to claim 10, wherein the second composite score for each population member is based on an ANOVA comparison of the sets of scores.
- 12. (Original) The method according to claim 10, further comprising the steps of:

generating for each population member an overall score based on the first and second composite scores for that member; and

ranking the population members, in accordance with the overall scores, into a second ranked list.

- 13. (Original) The method according to claim 12, further comprising the step of selecting a portion of the population to receive marketing material based on the second ranked list.
- 14. (Original) The method according to claim 10, further comprising the step of:
  generating for each population member a third composite score based on the sets of
  scores, wherein the third composite score determines variance among the sets of scores
  differently than the first and second composite scores.
- 15. (Original) The method according to claim 14, further comprising the steps of:

generating for each population member an overall score based on at least two of the first, second and third composite scores; and

ranking the population members in accordance with the overall scores, into a second ranked list.

16. (Previously Presented) A method for compositely segmenting members of a population, comprising the steps of:

running more than one segmentation strategy against the population using a computer to generate for each strategy a score for each population member, each segmentation strategy providing a prediction of a different target event than other segmentation strategies of the more than one segmentation strategy;

for each of the more than one segmentation strategy, assigning a rank to each population member according to the scores for that segmentation strategy;

determining for each population member a set of ranks, wherein the set of ranks for a particular population member comprises the assigned rank for that particular member from each of the more than one segmentation strategy;

generating a first composite score for each population member by averaging the set of ranks for that member;

assigning a first composite rank to each population member in accordance with the first composite scores;

generating a second composite score for each population member based on an ANOVA comparison of the sets of ranks;

assigning a second composite rank to each population member in accordance with the second composite scores;

generating an overall score for each population member by averaging the first and second composite ranks for that member; and

ranking the population according to the overall scores.

17. (Original) The method according to claim 16, further comprising the step of: selecting a portion of the population as ranked in accordance to the overall score.

18. (Previously Presented) A computer readable medium bearing instructions for segmenting members of a population of members, said instructions being arranged to cause one or more processors upon execution thereof to perform the steps of:

predicting a plurality of targeted events associated with each population member by using a plurality of segmentation strategies, each targeted event being independently predicted from other targeted events of the plurality of targeted events by a respective segmentation strategy of the plurality of segmentation strategies, and generating a score associated with each prediction;

generating a first composite score for each population member by combining the scores for that population member from each of the more than one segmentation strategy; and segmenting the population according to the generated composite scores.

19. (Previously Presented) The computer readable medium of claim 18, said instructions being further arranged to cause one or more processors upon execution thereby to perform the step of:

generating a second composite score, different than the first composite score, for each population member, wherein the second composite score indicates variance among the population; said each second composite score being based on that population member's set for each strategy.

20. (Original) The computer readable medium of claim 19, said instructions being further arranged to cause one or more processors upon execution thereby to perform the steps of:

generating an overall score for each population member by combining the first and second composite scores; and

segmenting the population according to the generated overall score.

21. (Original) The computer readable medium of claim 20, said instructions being further arranged to cause one or more processors upon execution thereby to perform the step of:

identifying a select portion of the segmented population to receive marketing material.

22. (Currently Amended) A method for segmenting members of a population of members, comprising the steps of:

running a first segmentation strategy against a population <u>using a computer</u> to generate a first score for each population member, said first score indicating variance among the population;

running a second segmentation strategy, different than said first segmentation strategy, against the population to generate a second score for each population member, said second score indicating variance among the population, wherein said first score provides an indicator of variance independent of the indicator of variance provided by said second score;

generating a first composite score for each population member by combining the respective first score and the respective second score; and

segmenting the population according to the generated first composite scores,

wherein the first and second segmentation strategies differ in at least one of terms of target and terms of purpose.

23. (Previously Presented) The method according to claim 22, wherein the step of generating a first composite score, further comprises the steps of:

running a third segmentation strategy, different than the first and second segmentation strategies, against the population to generate a third score for each population member, said third score indicating variance among the population, wherein said third score provides an indicator of variance independent of the indicator of variance provided by said first and second scores; and

combining the respective third score for each population member with the respective first and second scores when generating the first composite score.

- 24. (Previously Presented) The method according to claim 22, wherein the step of combining includes averaging the respective first and second scores for each population member by adding the respective first score and the respective second score and dividing the resulting sum by two.
- 25. (Previously Presented) The method according to claim 24, wherein either or both the first and second score are weighted by a respective factor unequal to one, prior to adding.
- 26. (Previously Presented) The method according to claim 22, wherein the step of generating a first composite score is accomplished using a general purpose computer executing a commercially-available statistical software package.
- 27. (Previously Presented) The method according to claim 22, further comprising the steps of:

generating a respective first ranking for each population member based on the first score: generating a respective second ranking for each population member based on the second score;

generating a different composite score for each population member by combining the respective first and second rankings; and

segmenting the population according to the generated different composite scores.

28. (Previously Presented) The method according to claim 23, further comprising the steps of:

generating a respective first ranking for each population member based on the first score; generating a respective second ranking for each population member based on the second score;

generating a respective third ranking for each population member based on the third score;

generating a different composite score for each population member by combining the respective first, second and third rankings; and

segmenting the population according to the generated different composite scores.

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31. (Previously Presented) The method according to claim 22, wherein the first and second segmentation strategies differ in terms of mathematical method.

32. (Currently amended) A method for segmenting members of a population of members, comprising the steps of:

first score for each population member, said first score indicating variance among the population;

running a second segmentation strategy, different than said first segmentation strategy,

against the population to generate a second score for each population member, said second

score indicating variance among the population, wherein said first score provides an indicator of

variance independent of the indicator of variance provided by said second score;

generating a first composite score for each population member by combining the respective first score and the respective second score; and

segmenting the population according to the generated first composite scores. The method according to claim 22, wherein the first and second scores are combined through regression.

33. (New) The method according to claim 32, wherein the step of generating a first composite score, further comprises the steps of:

running a third segmentation strategy, different than the first and second segmentation strategies, against the population to generate a third score for each population member, said third score indicating variance among the population, wherein said third score provides an indicator of variance independent of the indicator of variance provided by said first and second scores; and

combining the respective third score for each population member with the respective first and second scores when generating the first composite score.

- 34. (New) The method according to claim 32, wherein the step of combining includes averaging the respective first and second scores for each population member by adding the respective first score and the respective second score and dividing the resulting sum by two.
- 35. (New) The method according to claim 34, wherein either or both the first and second score are weighted by a respective factor unequal to one, prior to adding.
- 36. (New) The method according to claim 32, wherein the step of generating a first composite score is accomplished using a general purpose computer executing a commercially-available statistical software package.
- 37. (New) The method according to claim 32, further comprising the steps of:
  generating a respective first ranking for each population member based on the first score;
  generating a respective second ranking for each population member based on the second score;

generating a different composite score for each population member by combining the respective first and second rankings; and

segmenting the population according to the generated different composite scores.

38. (New) The method according to claim 33, further comprising the steps of:
generating a respective first ranking for each population member based on the first score;
generating a respective second ranking for each population member based on the second score;

generating a respective third ranking for each population member based on the third score;

generating a different composite score for each population member by combining the respective first, second and third rankings; and

segmenting the population according to the generated different composite scores.

39. (New) The method according to claim 32, wherein the first and second segmentation strategies differ in terms of mathematical method.